

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/631,972 Confirmation No.: 3678
Applicant : Daniel Lee Hamilton, et al.
Filed : August 1, 2003
Title : Payment Processing with Selection of an
Electronic Debiting Option
Art Unit : 3696
Examiner : Mohammad Z. Shaikh
Atty Docket No. : 23952-0109
Customer No. : 72386

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

VIA EFS-WEB

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-final Office Action dated April 15, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that all of the claims are patentable, and it is respectfully requested that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.

The **Conclusion** begins on page 13 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop:
Amendment on July 15, 2009.


Eva N. Mukasa